

Information to identify the case:

Debtor 1	Stephen Ferraro	Social Security number or ITIN	xxx-xx-2821
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-20685-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen Ferraro

10/28/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stephen Ferraro
Debtor

Case No. 19-20685-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 28, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2024:

Recip ID	Recipient Name and Address
db	+ Stephen Ferraro, 417 3rd Street, Waretown, NJ 08758-3101
cr	+ NJ Law & Public Safety Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
518269021	+ NJ Law & Public Safety, 225 E State St, Trenton, NJ 08608-1800
518269022	+ RAS Clinton LLC, 130 Clinton Rd, Suite 202, Fairfield, NJ 07004-2927
518269023	+ Robert N. Braverman, Esquire, 1060 N. Kings Hwy., Suite #333, Cherry Hill, NJ 08034-1910

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 28 2024 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 28 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Oct 28 2024 20:47:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, Fairfield, NJ 07004-2927
518269016	+ EDI: CAPITALONE.COM	Oct 29 2024 00:34:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518345685	+ EDI: AIS.COM	Oct 29 2024 00:34:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518348705	Email/Text: EBNBKNOT@ford.com	Oct 28 2024 20:49:00	Ford Motor Credit Company LLC, P O Box 62180, Colorado Springs, CO 80962-4400
518269019	EDI: IRS.COM	Oct 29 2024 00:34:00	IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518269020	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 28 2024 20:48:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518283299	+ Email/Text: RASEBN@raslg.com	Oct 28 2024 20:47:00	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518364984	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 28 2024 20:48:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
519897253	^ MEBN	Oct 28 2024 20:40:11	UMB Bank, National Association, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609, UMB Bank, National Association, et al., Fay Servicing, LLC 75381-4609
519897252	^ MEBN	Oct 28 2024 20:40:10	UMB Bank, National Association, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX

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75381-4609

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518269017	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, District Director of the IRS, 955 South Springfield Avenue, Springfield, NJ 07081
518269018	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, United States Attorney for the IRS, 970 Broad Street, 5th Floor, Newark, NJ 07102

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Michael R. DuPont	on behalf of Creditor NJ Law & Public Safety Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Phillip Andrew Raymond	on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Robert Braverman	on behalf of Debtor Stephen Ferraro rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
Thomas G. Egnér	on behalf of Debtor Stephen Ferraro tegner@mcdowelllegal.com

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tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11